

Information to identify the case:

Debtor 1	<u>Lawrence E. Crawford</u>	Social Security number or ITIN	xxx-xx-4325
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21225-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lawrence E. Crawford

11/20/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lawrence E. Crawford
Debtor

Case No. 19-21225-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 20, 2024

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2024:

Recip ID	Recipient Name and Address
db	+ Lawrence E. Crawford, 110 Friendship Street, Duquesne, PA 15110-1808
15020990	+ City of Duquesne, 12 S. 2nd Street, Duquesne, PA 15110-1148
15020996	Irvin Work Federal Credit Union, 1301 Camp Hollow Road, Dravosburg, PA 15034
15020999	+ Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
15021000	Select Portfolio Servicing, PO Box 60250, Salt Lake City, UT 84165

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 21 2024 05:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 21 2024 00:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 21 2024 05:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 21 2024 00:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: LCIPHMMRGT	Nov 21 2024 05:15:00	Cascade Funding Mortgage Trust HB4, 1661 Worthington Rd., Ste. 100, West Palm Beach, FL 33409-6493
cr	+ Email/Text: RASEBN@raslg.com	Nov 21 2024 00:51:00	Deutsche Bank National Trust Company, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
cr	+ Email/Text: RASEBN@raslg.com	Nov 21 2024 00:51:00	Mortgage Assets Management, LLC, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
cr	+ EDI: PRA.COM	Nov 21 2024 05:15:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 21 2024 00:51:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15111861	EDI: ATLASACQU	Nov 21 2024 05:15:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Nov 20, 2024

Form ID: 3180W

Total Noticed: 28

15097308	Email/PDF: resurgentbknofications@resurgent.com	Nov 21 2024 00:46:52	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15090071	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 21 2024 00:51:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
15020989	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 21 2024 00:51:00	Citizens One Auto Finance, One Citizens Drive, Riverside, RI 02915
15020991	EDI: COMCASTCBLCENT	Nov 21 2024 05:15:00	Comcast-Xfinity, 67 Island Pond Road, Manchester, NH 03109
15020992	+ Email/Text: bdsupport@creditmanagementcompany.com	Nov 21 2024 00:53:00	Credit Management Company, 2121 Nobelstown Road, Suite 300, Pittsburgh, PA 15205-3956
15020994	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 21 2024 00:53:00	Duquesne Light, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15122838	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 21 2024 00:53:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15020995	+ EDI: LCIICSYSTEM	Nov 21 2024 05:15:00	IC Systems, Inc., 444 Highway 96 E, Saint Paul, MN 55127-2557
15106661	Email/Text: GUARBKc-courtdocs@ascendiumeducation.org	Nov 21 2024 00:51:00	NAVIENT SOLUTIONS, LLC. ON BEHALF OF, Ascendium Education Solutions, Inc., Po Box 8961, Madison, WI 53708-8961
15020997	+ Email/PDF: bankruptcy_prod@navient.com	Nov 21 2024 00:45:36	Navient, 123 S. Dustison Street, Wilmington, DE 19801-5363
15020998	+ Email/Text: csc.bankruptcy@amwater.com	Nov 21 2024 00:53:00	PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15086247	+ Email/Text: ebnpeoples@grblaw.com	Nov 21 2024 00:51:00	Peoples Natural Gas Company, LLC, c/o S. James Wallace, PC, 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15021001	+ EDI: AISTMBL.COM	Nov 21 2024 05:15:00	Sprint, PO Box 4191, Carol Stream, IL 60197-4191
15022546	^ MEBN	Nov 21 2024 00:21:38	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15021002	+ EDI: VERIZONCOMB.COM	Nov 21 2024 05:15:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CITIZENS BANK, N.A.
cr		Deutsche Bank National Trust Company, as Trustee,
15020993		Credit One Bank, PO Box 98875, 81893
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
cr	*	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2
Date Rcvd: Nov 20, 2024

User: auto
Form ID: 3180W

Page 3 of 3
Total Noticed: 28

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2024 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor Mortgage Assets Management LLC bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for the registered certificate holders of First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5 dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor CITIZENS BANK N.A. pitecf@weltman.com, gmasterson@weltman.com
Joseph Peter Nigro	on behalf of Debtor Lawrence E. Crawford nigroassociateslaw@gmail.com chrissyvock86@gmail.com;jasonjkelly@comcast.net;nigrojr73104@notify.bestcase.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor Cascade Funding Mortgage Trust HB4 wbecf@brockandscott.com mario.hanyon@brockandscott.com
Michelle L. McGowan	on behalf of Creditor Deutsche Bank National Trust Company mimcgowan@raslg.com
Michelle L. McGowan	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for the registered certificate holders of First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5 mimcgowan@raslg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Creditor Deutsche Bank National Trust Company rshearer@raslg.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 12